

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Edward C. Hill
 Elizabeth L. Hill
 Debtors

Case No. 15-14914-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Dec 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2017.

db/jdb
 smg +Edward C. Hill, Elizabeth L. Hill, 4344 New Holland Road, Mohnton, PA 19540-8653
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13631101 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 13563140 +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
 13565054 +Diamond Credit Union, 1600 Medicare Drive, Pottstown, PA 19464-3242
 13568041 +First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197-0003
 13565057 +National Bank of Omaha, PO Box 3412, Omaha, NE 68103-0412
 13565058 +Nationstar Mortgage, PO Box 619098, Dallas, TX 75261-9098
 13565059 +Philips Curtin & Di Giacomo, 1231 Lancaster Avenue, Berwyn, PA 19312-1244
 13565060 +Physician Billing Office, PO Box 102388, Atlanta, GA 30368-2388
 13620573 +THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9096
 13621426 +THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW, c/o Aldridge Pite, LLP,
 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
 13602401 +The Bank of New York Mellon, c/o Joshua I. Goldman, Esq., KML Law Group PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13839503 +The Bank of New York Mellon, c/o Thomas Puleo, Esq., KML Law Group, PC,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13565063 +US Postal Service FCU, 7905 Malcolm Road, 4th Floor, Clinton, MD 20735-1735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: NO1JTB@juno.com Dec 05 2017 01:18:29 JOSEPH T. BAMBRICK, JR.,
 Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611
 tr +EDI: QLEFELDMAN.COM Dec 05 2017 01:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg +E-mail/Text: robertsl2@dnb.com Dec 05 2017 01:18:55 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2017 01:18:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 05 2017 01:18:56 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 05 2017 01:18:51 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13565049 +EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Capital One Bank, PO Box 30281,
 Salt Lake City, UT 84130-0281
 13573428 EDI: CAPITALONE.COM Dec 05 2017 01:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13607789 EDI: BL-BECKET.COM Dec 05 2017 01:23:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13565050 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Children's Place, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13621692 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 13565051 +EDI: CITICORP.COM Dec 05 2017 01:23:00 Citiflex/ Citibank, PO Box 6497,
 Sioux Falls, SD 57117-6497
 13565052 +EDI: WFNNB.COM Dec 05 2017 01:23:00 Comenity Bank/ Bonton, PO Box 182789,
 Columbus, OH 43218-2789
 13565055 +EDI: CBSKOHL.COM Dec 05 2017 01:23:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
 13596464 +EDI: MID8.COM Dec 05 2017 01:23:00 Midland Credit Management, Inc. as agent for,
 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 13626147 EDI: PRA.COM Dec 05 2017 01:18:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13598621 E-mail/Text: ebn@vativrecovery.com Dec 05 2017 01:18:38 Palisades Acquisition XVII,
 VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Acquisition XVI,
 P.O. Box 40728, Houston, TX 77240-0728
 13580150 EDI: Q3G.COM Dec 05 2017 01:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13565061 +EDI: RMSC.COM Dec 05 2017 01:23:00 Synch/Nations, PO Box 965036, Orlando, FL 32896-5036
 13565062 +EDI: RMSC.COM Dec 05 2017 01:23:00 Synch/Sams Club, PO Box 965036,
 Orlando, FL 32896-5036
 13642460 +E-mail/Text: sfrancisco@uspsfcu.org Dec 05 2017 01:18:39 U.S. Postal Service FCU,
 7905 Malcolm Road, Suite 311, Clinton, MD 20735-1730

TOTAL: 21

District/off: 0313-4

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 39

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13565053* +Diamond Credit Union, 1600 Medical Drive, Pottstown, PA 19464-3242
13565056 ##+Medical Reading Dermatology, 2208 Quarry Drive, Reading, PA 19609-1158

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
bkgroup@kmlawgroup.com
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Edward C. Hill NO1JTB@juno.com
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Elizabeth L. Hill NO1JTB@juno.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KEVIN G. MCDONALD on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
KMcDonald@blankrome.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON, Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Edward C. Hill	Social Security number or ITIN	xxx-xx-6569
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Elizabeth L. Hill	Social Security number or ITIN	xxx-xx-8930
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/9/15
Case number:	15-14914-ref	Date case converted to chapter	7 11/29/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward C. Hill	Elizabeth L. Hill
2. All other names used in the last 8 years		
3. Address	4344 New Holland Road Mohnton, PA 19540	4344 New Holland Road Mohnton, PA 19540
4. Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372-6400 Email: NO1JTB@juno.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 12/4/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 8, 2018 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 544 Court Street, Reading, PA 19601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/9/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	